

## Issue 19: INSIDER'S EDGE: Managing the Mystery: Health Reform, Medicaid, and Medicare

Welcome back, Insiders! What's better than a pumpkin spice latte on a fall day? A brand new issue of the INSIDER'S EDGE hot off the (electronic) press, of course!



*Here's a little virtual caffeine fix to help keep you focused!*

**The ever curious readers of the INSIDER'S EDGE want to know: Can Medicare recipients use Maryland Health Connection to apply for Medicaid?**

It depends!

People 65 and older shouldn't apply for health coverage using Maryland Health Connection. Also, the expanded coverage for childless adults under age 65 up to 138% FPL does not include Medicare beneficiaries.

So which Medicare recipients can apply for Medicaid benefits using Maryland Health Connection?

- Children,
- Pregnant women, and
- Parents/caretakers under 116% FPL (coverage group: F05), including those over 65



It's important to remember that the majority of applicants over age 65 *won't* fall within the F05 coverage group, so using Maryland Health Connection may not be their best option for getting health coverage.

**Does this mean people age 65 and older *can't* apply for health coverage using Maryland Health Connection?**

Technically, people age 65 and older *can* apply for health coverage using Maryland Health Connection, but it doesn't mean they *should*!

People over age 65 *won't* be eligible to receive Advance Premium Tax Credits (APTC) or Cost Sharing Reductions (CSR). If they elect to purchase a qualified health plan (QHP), they will have to pay the full price of the plan regardless of their income level. Thus, most applicants are better off seeking coverage through a Medicare plan.

Remember, Maryland Health Connection *cannot* be used to apply for Medicare. Medicare plans are not available for purchase through Maryland Health Connection. Individuals also can't apply for the Qualified Medicare Beneficiary Program (QMB) or the Specified Low-Income Medicare Beneficiary Program (SLMB) using Maryland Health Connection. Individuals seeking to qualify for these programs will need to apply using the methods already in place today.

### **Ready to Learn More?**

Check out Maryland Health Connection's FAQs on health reform, <https://marylandhealthconnection.custhelp.com/app/home>.

**Questions?** You know where to send them! E-mail me at [dhmh.medicaidmarge@maryland.gov](mailto:dhmh.medicaidmarge@maryland.gov).